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EXTRA CENSUS BULLETIN.

No. 30.

WASHINGTON, D. C.

January 24, 1893.

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

OWNERSHIP AND DEBT IN MARYLAND.

DEPARTMENT OF THE INTERIOR,

CENSUS OFFICE,

WASHINGTON, D. C., January 13, 1893.

SIR :

The leading results of the investigation of farm and home proprietorship in Maryland are contained in this bulletin. In regard to farms, the conclusion is that 37.23 per cent of the farm families hire and 62.77 per cent own the farms cultivated by them; that 30.01 per cent of the farm-owning families own subject to incumbrance and 69.99 per cent own free of incumbrance. Among 100 farm families, 37 hire their farms, 19 own with incumbrance, and 44 without incumbrance. On the owned farms of this state there are liens amounting to \$12,753,827, which is 38.49 per cent of their value, and this debt bears interest at the average rate of 5.79 per cent, making the average annual interest charge \$95 to each family. Each owned and incumbered farm, on the average, is worth \$4,251, and is subject to a debt of \$1,636.

The corresponding facts for homes are that 68.13 per cent of the home families hire and 31.87 per cent own their homes; that of the home-owning families 74.37 per cent own free of incumbrance and 25.63 per cent with incumbrance. In 100 home families, on the average, 68 hire their homes, 8 own with incumbrance, and 24 without incumbrance. The debt on owned homes aggregates \$12,305,449, or 39.94 per cent of their value, and bears interest at the average rate of 5.85 per cent, so that the annual amount of interest to each home averages \$55. An average debt of \$937 incumbers each home, which has an average value of \$2,346.

There are 3 cities in the state having a population of 8,000 and less than 100,000 (Cumberland, population 12,729; Frederick, population 8,193; Hagerstown, population 10,118), and in these cities 61.54 per cent of the home families hire and 38.46 per cent own their homes, and of the home-owning families 32.99 per cent own with incumbrance and 67.01 per cent own free of incumbrance. In 100 home families, on the average, are found 61 that hire their homes, 13 that own with incumbrance, and 26 that own without incumbrance. The liens on the owned homes are 37.02 per cent of the value of those subject to lien. Several averages show that the rate of interest is 5.65 per cent; value of each owned and incumbered home, \$2,855; lien on the same, \$1,057, and yearly interest charge on each home, \$60.

In Baltimore, which is the only city in the state having a population of more than 100,000 people, 73.94 per cent of the home families hire and 26.06 per cent own their homes; 24.38 per cent of the home-owning families have incumbrance on their homes and 75.62 per cent own and occupy homes free of incumbrance. Among 100 home families, on the average, 74 hire, 6 own with incumbrance, and 20 without incumbrance. The value of the owned and incumbered homes of this city is \$12,468,091, and they are subject to an incumbrance of \$5,488,021, or 44.02 per cent of their value. Averages for each owned and incumbered home: incumbrance, \$999; value, \$2,270; interest charge for 1 year, \$58; rate of interest, 5.82 per cent.

Real estate purchase and improvements, when not associated with other objects, caused 78.06 per cent of the farm families to incur 80.33 per cent of the farm debt and 81.04 per cent of the home families to incur 78.48 per cent of the home debt.

Very respectfully,

ROBERT P. PORTER,
Superintendent of Census.

The SECRETARY OF THE INTERIOR.

C. O. P.—3,500

STATISTICS OF FARMS, HOMES, AND MORTGAGES.

OWNERSHIP AND DEBT IN MARYLAND.

BY GEORGE K. HOLMES AND JOHN S. LORD.

Selections from the results of the investigation of farm and home proprietorship and indebtedness in Maryland are presented in this bulletin. Every family in the state is regarded as occupying a farm or a home not on a farm, and as hiring such farm or home, or owning it free of incumbrance, or owning it subject to incumbrance. In the class last named, and in no other, account has been taken of the incumbrance, its rate of interest and object, and the value of the farm or home.

HABITATION PROPRIETORSHIP.—Among the 202,179 families of the state there are 124,962, or 61.81 per cent of the total, which hire their farms and homes, and 77,217, or 38.19 per cent, which own them. Of the families which own, 20,927, or 27.10 per cent, have farm or home incumbrance, and 56,290, or 72.90 per cent, are free of incumbrance. In 100 families, on the average, 61.81 hire their farms and homes, 10.35 own with incumbrance, and 27.84 own without incumbrance.

FARM PROPRIETORSHIP.—There are 41,372 farm families in Maryland, which is 20.46 per cent of the total number of families. Of these, 25,969, or 62.77 per cent, own and 15,403, or 37.23 per cent, hire the farms cultivated by them, while of the owning families 7,794, or 30.01 per cent, have incumbrance on their farms, and 18,175, or 69.99 per cent, have no incumbrance. The average 100 farm families are composed of 37.23 that hire, 18.84 that own with incumbrance, and 43.93 that own without incumbrance. Details for the counties are in Table 1.

The following table shows an apparent increase in farm tenancy from 30.95 per cent in 1880 to 37.23 per cent in 1890. The sources of the statistics for 1880 and 1890 are not the same, since the figures for 1880 represent farms and those for 1890 farm families, and any conclusions drawn from a comparison of these 2 years in this table may be somewhat erroneous.

FARM PROPRIETORSHIP, 1880 AND 1890, BY COUNTIES.

COUNTIES.	Number of owned farms, 1880.	Number of farm-owning families, 1890.	Number of hired farms, 1880.	Number of farm-hiring families, 1890.	Percent- age of owned farms, 1880.	Percent- age of farm-own- ing fami- lies, 1890.	Percent- age of hired farms, 1880.	Percent- age of farm-hir- ing fami- lies, 1890.
The State.....	27,978	25,969	12,539	15,403	69.05	62.77	30.95	37.23
Allegany.....	572	505	216	207	72.59	70.93	27.41	29.07
Anne Arundel.....	1,044	1,093	554	809	65.33	57.47	34.67	42.53
Baltimore.....	3,144	3,085	936	1,174	77.06	72.43	22.94	27.57
Baltimore city.....	2	58	1	139	66.67	29.44	33.33	70.56
Calvert.....	550	515	332	485	62.36	51.50	37.64	48.50
Caroline.....	929	753	601	600	60.72	55.65	39.28	44.35
Carroll.....	2,615	2,372	583	873	81.77	73.10	18.23	26.90
Cecil.....	1,241	993	487	646	71.82	60.59	28.18	39.41
Charles.....	813	663	395	574	57.74	53.60	42.26	46.40
Dorchester.....	1,194	960	830	845	58.99	53.19	41.01	46.81
Frederick.....	2,778	2,471	936	1,121	74.80	68.79	25.20	31.21
Garrett.....	983	1,137	238	293	80.51	79.51	19.49	20.49
Harford.....	1,927	1,754	547	509	77.89	77.51	22.11	22.49
Howard.....	867	874	280	376	75.59	69.92	24.41	30.08
Kent.....	440	399	457	535	49.05	42.72	50.95	57.28
Montgomery.....	1,394	1,496	397	478	77.83	75.79	22.17	24.21
Prince George.....	1,203	1,004	486	801	71.23	55.62	28.77	44.38
Queen Anne.....	686	555	593	719	53.64	43.56	46.36	56.44
St. Mary.....	661	567	551	714	54.54	44.26	45.46	55.74
Somerset.....	990	988	447	422	68.89	70.07	31.11	29.93
Talbot.....	679	598	385	457	63.82	56.68	36.18	43.32
Washington.....	1,350	1,293	663	783	67.06	62.28	32.94	37.72
Wicomico.....	1,060	985	641	852	62.32	53.62	37.68	46.38
Worcester.....	856	851	783	991	52.23	46.20	47.77	53.80

HOME PROPRIETORSHIP.—The 160,807 home families are 79.54 per cent of the families of the state, and are divided into the several classes, as follows: Hiring families, 109,559, or 68.13 per cent of the total number of home

families; owning families, 51,248, or 31.87 per cent; families owning free of incumbrance, 38,115, or 74.37 per cent of the total number owning; families owning subject to incumbrance, 13,133, or 25.63 per cent of the owning families. Of 100 home families, on the average, 68.13 hire their homes, 8.17 own with incumbrance, and 23.70 own without incumbrance. Table 2 shows details for the counties.

City homes are hired in a greater degree than is found outside of cities. In the 3 cities of the state having a population of 8,000 to 100,000 there are 6,084 home families, of which 3,744, or 61.54 per cent, hire and 2,340, or 38.46 per cent, own their homes. Homes subject to incumbrance are occupied by 772 owning families, or 32.99 per cent of the total owning families, and 1,568 families, or 67.01 per cent of the owning families, have no home incumbrance. In 100 of these city home families, on the average, 61.54 hire their homes, 12.69 own with incumbrance, and 25.77 own without incumbrance. The home proprietorship of these cities will be found in Table 3.

In Table 4 the home proprietorship of Baltimore is exhibited by wards. This city has a population of 434,439, and is the only one in the state having a population greater than 100,000. Of the 86,457 home families of this city, 63,926, or 73.94 per cent, hire their homes and 22,531, or 26.06 per cent, own their homes. Of the owning families, 17,039, or 75.62 per cent, have no incumbrance on their homes and 5,492, or 24.38 per cent, own subject to incumbrance. Among 100 families, on the average, 73.94 hire their homes, 19.71 own free of incumbrance, and 6.35 own with incumbrance. The smallest degree of home owning is found in ward 11, where 16.47 families in 100 own their homes, and the highest is found in ward 7, where the owning families are 39.49 in 100.

In the state outside of the 4 cities referred to 61.36 per cent of the home families hire and 38.64 per cent own their homes; 26.04 per cent of the home-owning families own with incumbrance and 73.96 per cent without incumbrance, while among 100 home families, on the average, 61.36 hire their homes, 10.06 own subject to incumbrance, and 28.58 own free of incumbrance.

VALUE AND INCUMBRANCE.—Liens amounting to \$25,059,276 incumber the 20,927 owned farms and homes of the state that are subject to incumbrance, \$12,753,827 of which is on 7,794 farms and \$12,305,449 on 13,133 homes. The value of the incumbered farms and homes is \$63,949,013; farms, \$33,135,792; homes, \$30,813,221. Ratios of debt to value: farms and homes, 39.19 per cent; farms, 38.49 per cent; homes, 39.94 per cent. The county figures for value and incumbrance are in Table 5, the figures for the homes of the 3 cities in Table 6, and for Baltimore in Table 7.

A debt of \$815,858 incumbers 772 owned homes of the 3 cities containing a population of 8,000 to 100,000, and these incumbered homes are worth \$2,203,768, so that the debt is 37.02 per cent of the value. The 5,492 owned and incumbered homes of Baltimore are worth \$12,468,091, and are incumbered with a debt of \$5,488,021, or to the extent of 44.02 per cent of their value. The debt incumbering the owned homes in the state outside of the 4 cities is 37.18 per cent of the value of the homes subject to the incumbrance.

CLASSIFICATION OF AMOUNTS OF VALUE AND INCUMBRANCE.—In the 2 following tables percentages represent various classes of farm and home values and incumbrances, and the numbers from which these percentages are derived are in Tables 8 and 9. It is to be remembered that these tables are confined to farms and homes occupied by owners and incumbered and to the occupying families.

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND OF THE VALUE THEREOF AND OF THE INCUMBRANCE THEREON, BY CLASSIFICATION OF AMOUNTS OF VALUE AND OF INCUMBRANCE, FOR THE STATE.

CLASSIFICATION OF AMOUNTS.	FOR FARMS.				FOR HOMES.			
	For value.		For incumbrance.		For value.		For incumbrance.	
	For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.
Under \$500	4.82	0.85	26.46	4.13	11.55	1.53	46.84	12.17
Under \$1,000	15.96	2.18	48.73	13.14	36.41	8.78	72.11	29.82
\$500 and under \$1,000	11.14	1.83	22.27	9.01	24.86	7.25	25.27	17.65
\$1,000 and under \$2,500	27.70	10.33	30.06	27.81	37.38	23.23	19.69	29.86
\$2,500 and under \$5,000	25.67	20.34	14.85	30.00	14.76	19.90	5.73	20.05
\$5,000 and under \$10,000	20.72	31.70	5.22	19.92	7.58	20.58	2.00	13.39
\$5,000 and over	30.67	67.15	6.36	29.05	11.45	48.09	2.47	20.27
\$10,000 and over	9.95	35.45	1.14	9.13	3.87	27.51	0.47	6.88
\$25,000 and over	0.94	7.84	0.01	0.21	0.56	9.03	0.04	1.05

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED HOMES, AND OF THE VALUE THEREOF AND OF THE INCUMBRANCE THEREON, BY CLASSIFICATION OF AMOUNTS OF VALUE AND OF INCUMBRANCE, FOR HOMES IN CITIES OF MORE THAN 8,000 PEOPLE.

CLASSIFICATION OF AMOUNTS.	FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.				FOR HOMES IN BALTIMORE.			
	For value.		For incumbrance.		For value.		For incumbrance.	
	For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.	For number of families.	For amount.
Under \$500	5.18	0.60	39.77	10.14	4.19	0.67	39.49	10.91
Under \$1,000.....	26.81	6.02	66.58	26.67	29.12	8.39	69.48	30.75
\$500 and under \$1,000.....	21.63	5.42	26.81	16.53	24.93	7.72	29.99	19.84
\$1,000 and under \$2,500.....	36.92	18.50	23.45	32.02	46.92	30.58	22.45	31.55
\$2,500 and under \$5,000.....	20.08	22.94	7.12	20.92	14.24	19.75	5.55	18.51
\$5,000 and under \$10,000.....	10.75	23.94	2.20	12.50	6.50	18.31	1.91	11.57
\$10,000 and over.....	16.19	52.54	2.85	20.39	9.72	41.28	2.52	19.19
\$25,000 and over.....	5.44	28.60	0.65	7.89	3.22	22.97	0.61	7.62
	0.78	7.96			0.38	6.28	0.06	1.39

In looking for the most prominent class in each column in the state table it appears that 30.67 per cent of the farm debtor families own incumbered farms worth \$5,000 and over, and that 67.15 per cent of the total farm values is in farms of the same class. The farms having an incumbrance of less than \$1,000 each are owned by 48.73 per cent of the farm debtor families, while farms worth \$2,500 and under \$5,000 carry 30.00 per cent of the total farm debt.

Home values are more prominent in the class of those worth \$1,000 and less than \$2,500, which are owned by 37.38 per cent of the home debtor families, and in the class of \$5,000 and over, whose homes are worth 48.09 per cent of the value of all owned and incumbered homes. Upon turning to incumbrance it will be noticed that 72.11 per cent of the home debtor families own homes each with an incumbrance of less than \$1,000, and that 29.86 per cent of the total home debt rests on homes each of which is incumbered for \$1,000 and less than \$2,500.

The owned and incumbered homes of the 3 cities that are worth \$1,000 and under \$2,500 are owned by 36.92 per cent of the home debtor families, and the homes worth \$5,000 and over constitute 52.54 per cent of the value of all homes; incumbrances of less than \$1,000 are carried by 66.58 per cent of the home debtor families, and the total amount of the incumbrances of \$1,000 and less than \$2,500 is 32.02 per cent of the total amount.

In Baltimore incumbered homes worth \$1,000 and under \$2,500 are owned by 46.92 per cent of the home debtor families, and the homes worth \$5,000 and over are 41.28 per cent of the value of all owned and incumbered homes. Incumbrances of less than \$1,000 are on homes owned by 69.48 per cent of the home debtor families, and 31.55 per cent of the home debt is on homes that are each incumbered for \$1,000 and under \$2,500.

AVERAGE VALUES AND INCUMBRANCES.—Tables 11, 12, and 13 show that the average owned and incumbered farm of the state is worth \$4,251; home, \$2,346; of each home in the 3 cities, \$2,855; of each owned and incumbered home in Baltimore, \$2,270.

Home values in Baltimore often do not include land values, because the land on which a dwelling stands is commonly not owned by the owner of the dwelling; hence the ground rent system of this city makes the values of owned homes generally include no more than dwelling values in these statistics, and it likewise diminishes the amount of incumbrances below what they would be under the system prevailing throughout the country, in which both dwelling and land are owned by the home owner.

The average farm incumbrance for the state is \$1,636; home, \$937; home incumbrance in the 3 cities, \$1,057; in Baltimore, \$999.

Prince George county has homes of the highest average value, namely, \$4,327, and the lowest average value, \$1,087, is in Worcester county. In the state outside of the 4 cities the average home value is \$2,350; incumbrance, \$874. As before stated, all values are confined to incumbered farms and homes occupied by owners.

INTEREST RATES.—The chief rate of interest in this state is 6 per cent. This rate is paid on 79.20 per cent of the farm incumbrance by \$6.79 per cent of the farm debtor families; on 78.97 per cent of the home incumbrance by 87.49 per cent of the home debtor families; in the 3 cities on 73.89 per cent of the home incumbrance by 84.07 per cent of the families occupying owned and incumbered homes, and in Baltimore on 72.80 per cent of the home debt by 84.87 per cent of the home debtor families. These percentages are contained in the table on the following page, and the facts from which they were computed are exhibited in Table 10.

FARMS, HOMES, AND MORTGAGES.

PERCENTAGE OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES
AND OF AMOUNT OF INCUMBRANCE THEREON, BY RATES OF INTEREST.

RATES OF INTEREST.	THE STATE.				FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.		FOR HOMES IN BALTIMORE.	
	For farms.		For homes.		For number of families.	For amount.	For number of families.	For amount.
	For number of families.	For amount.	For number of families.	For amount.				
Under 6 per cent	11.97	20.25	8.68	18.64	15.67	26.01	10.31	24.55
6 per cent.....	86.79	79.20	87.49	78.97	81.07	73.89	81.87	72.80
7 per cent.....	0.23	0.09	0.54	0.53	0.13	0.04	0.67	0.47
8 per cent.....	0.37	0.19	0.77	0.41	.....	.....	0.77	0.41
6 to 8 per cent, inclusive.....	87.63	79.68	89.57	80.52	81.33	73.99	87.42	74.43
Over 6 per cent.....	1.24	0.55	3.83	2.39	0.26	0.10	4.82	2.65
Over 8 per cent.....	0.40	0.07	1.75	0.84	.....	.....	2.27	1.02
Over 10 per cent.....	0.05	0.01	0.82	0.39	.....	.....	1.78	0.77
Over 12 per cent.....	0.05	0.01	0.18	0.09	.....	.....	0.36	0.16

Rates that are less than the principal state rate of 6 per cent are paid by 11.97 per cent of the farm debtor families on 20.25 per cent of the farm debt; by 8.68 per cent of the home debtor families on 18.64 per cent of the home debt; in the 3 cities by 15.67 per cent of the home debtor families on 26.01 per cent of the home debt, and in Baltimore by 10.31 per cent of the home debtor families on 24.55 per cent of the home debt.

In the state rates higher than 6 per cent are paid by 1.24 per cent of the farm debtor families on 0.55 of 1 per cent of the farm debt; by 3.83 per cent of the home debtor families on 2.39 per cent of the home debt; in the 3 cities by 0.26 of 1 per cent of the home debtor families on 0.10 of 1 per cent of the home debt, and in Baltimore by 4.82 per cent of the home debtor families on 2.65 per cent of the home debt. The highest rate reported is 30 per cent, which is paid by 1 home family on a debt of \$200.

Under the usury laws of Maryland rates of interest have been permitted as high as the following by legislative acts in the years named: 1692, 6 per cent for a loan of money, 8 per cent for a loan of tobacco or other property; 1860, 6 per cent on all contracts.

INTEREST CHARGE AND AVERAGE RATES OF INTEREST.—Table 11 contains a statement of the interest charge on the farms and homes of Maryland that are occupied by owners and incumbered. Table 12 contains the corresponding facts for the homes of the 3 cities, and Table 13 for the homes of Baltimore. The total interest charge for 1 year on the debt incumbering the owned farms of the state is \$738,012; on the homes, \$720,311; total, \$1,458,323.

The average interest charge for 1 year on each farm is \$95; home, \$55; on each home in the 3 cities, \$60; on each home in Baltimore, \$58. Owing to the ground rent system of this city many of the families occupying owned homes are paying rent to the owners of the land on which their dwellings are situated. No account of the money paid for rent has been made in this investigation, and the average annual interest charge on each home does not include such interest charge as may be incumbering the land, as it does in cities where the ground rent system is not in vogue.

On farm loans the average rate of interest is 5.79 per cent; on home loans, 5.85 per cent; on home loans in the 3 cities, 5.65 per cent; on home loans in Baltimore, 5.82 per cent. Hence the average annual interest value of each owned and incumbered farm in this state is \$246; of each home, \$137; of each home in the 3 cities, \$161; of each home in Baltimore, \$132.

Outside of the 4 cities the average annual interest charge on each home is \$52; average rate, 5.91 per cent; average annual interest value, \$139.

OBJECTS OF INDEBTEDNESS.—Investigation of the reasons why farm and home indebtedness was incurred discloses the fact that 78.06 per cent of the farm debtor families of the state incurred 80.33 per cent of the farm debt for the purpose of buying real estate and making real estate improvements when these objects were not associated with other objects, and that for the same objects, in the case of homes, 81.04 per cent of the home debtor families incurred 78.48 per cent of the home debt; in the 3 cities that 77.97 per cent of the home debtor families incurred 75.16 per cent of the home debt, and in Baltimore that 81.61 per cent of the home debtor families incurred 79.00 per cent of the home debt.

The objects of real estate purchase and improvements, business and the purchase of personal property, when not complicated with other objects, led 85.13 per cent of the farm debtor families of the state to incur 87.54 per

cent of the farm debt; 89.83 per cent of the home debtor families to incur 91.53 per cent of the home debt; 89.37 per cent of the home debtor families in the 3 cities to incur 92.82 per cent of the home debt, and 90.78 per cent of the home debtor families in Baltimore to incur 92.26 per cent of the home debt.

Farm and family expenses, standing alone, are represented by 5.02 per cent of the farm debtor families of the state and 2.11 per cent of the farm debt; family expenses by 5.22 per cent of the home debtor families and 2.49 per cent of the home debt; family expenses in the 3 cities by 6.48 per cent of the home debtor families and 2.55 per cent of the home debt, and in Baltimore by 4.77 per cent of the home debtor families and 2.22 per cent of the home debt.

TABLE 1.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED FARMS, BY COUNTIES.

COUNTIES.	Aggregate.	OWNING.				Hiring.		PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
		Total.	Free.	Incumbered.	Hiring.	Owning.	Hiring.	Free.	Incumbered.	Free.	Incumbered.	Free.	Incumbered.
The State.....	41,372	25,960	18,175	7,794	15,403	62.77	37.23	69.99	30.01	43.93	18.84		
Allegany.....	712	505	401	104	207	70.93	29.07	79.41	20.59	56.32	14.61		
Anne Arundel.....	1,902	1,093	800	293	809	57.47	42.53	73.19	26.81	42.06	15.41		
Baltimore.....	4,259	3,085	2,199	886	1,174	72.43	27.57	71.28	28.72	51.63	20.80		
Baltimore city.....	197	58	54	4	139	29.44	70.56	93.10	6.90	27.41	2.03		
Calvert.....	1,000	515	410	105	485	51.50	48.50	79.61	20.39	41.00	10.50		
Caroline.....	1,353	753	520	233	600	55.65	44.35	69.06	30.94	38.43	17.22		
Carroll.....	3,245	2,372	1,580	792	873	73.10	26.90	66.61	33.39	48.69	24.41		
Cecil.....	1,639	993	588	405	646	60.59	39.41	59.21	40.79	35.88	24.71		
Charles.....	1,237	663	525	138	574	53.60	46.40	79.19	20.81	42.44	11.16		
Dorchester.....	1,805	960	789	171	845	53.19	46.81	82.19	17.81	43.71	9.48		
Frederick.....	3,592	2,471	1,571	900	1,121	68.79	31.21	63.58	36.42	43.74	25.05		
Garrett.....	1,430	1,137	866	271	293	79.51	20.49	76.17	23.83	60.56	18.95		
Harford.....	2,263	1,754	878	876	509	77.51	22.49	50.06	49.94	38.80	38.71		
Howard.....	1,250	874	576	298	376	69.92	30.08	65.90	34.10	46.08	23.84		
Kent.....	934	399	261	138	535	42.72	57.28	65.41	34.59	27.94	14.78		
Montgomery.....	1,974	1,496	1,057	439	478	75.79	24.21	70.66	29.34	53.55	22.24		
Prince George.....	1,805	1,004	773	231	801	55.62	44.38	76.99	23.01	42.82	12.80		
Queen Anne.....	1,274	555	385	170	719	43.56	56.44	69.37	30.63	30.22	13.34		
St. Mary.....	1,281	567	435	132	714	44.26	55.74	76.72	23.28	33.96	10.30		
Somerset.....	1,410	988	747	241	422	70.07	29.93	75.61	24.39	52.98	17.09		
Talbot.....	1,055	508	355	243	457	56.68	43.32	59.36	40.64	33.65	23.03		
Washington.....	2,076	1,293	888	405	783	62.28	37.72	68.68	31.32	42.77	19.51		
Wicomico.....	1,837	985	840	145	852	53.62	46.38	85.28	14.72	45.73	7.89		
Worcester.....	1,842	851	677	174	991	46.20	53.80	79.55	20.45	36.75	9.45		

TABLE 2.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, BY COUNTIES.

COUNTIES.	OWNING.				Hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
	Aggregate.	OWNING.				OWNING.		FREE AND INCUMBERED.		FREE AND INCUMBERED.	
		Total.	Free.	Incum-bered.		Owning.	Hiring.	Free.	Incum-bered.	Free.	Incum-bered.
The State.....	160,807	51,248	38,115	13,133	109,559	31.87	68.13	74.37	25.63	23.70	8.17
Allegany	7,007	2,252	1,816	436	4,755	32.14	67.86	80.64	19.36	25.92	6.22
Anne Arundel.....	4,218	1,000	778	222	3,218	23.71	76.29	77.80	22.20	18.45	5.26
Baltimore.....	8,606	2,471	1,556	915	6,135	28.71	71.29	62.97	37.03	18.08	10.63
Baltimore city.....	86,457	22,531	17,039	5,492	63,926	26.06	73.94	75.02	24.98	19.71	6.35
Calvert.....	811	342	301	41	469	42.17	57.83	88.01	11.99	37.11	5.06
Caroline.....	1,413	541	413	128	872	38.29	61.71	76.34	23.66	29.23	9.06
Carroll.....	3,487	1,611	894	717	1,876	46.20	53.80	55.49	44.51	25.64	20.56
Cecil.....	3,530	1,285	857	423	2,245	36.40	63.60	66.69	33.31	24.28	12.12
Charles.....	1,471	461	395	66	1,010	31.34	68.66	85.68	14.32	26.85	4.49
Dorchester.....	3,165	1,432	1,157	275	1,733	45.24	54.76	80.80	19.20	36.55	8.69
Frederick.....	6,239	2,972	2,055	917	3,267	47.64	52.36	69.15	30.85	32.94	14.70
Garrett.....	1,134	457	342	115	677	40.30	59.70	74.84	25.16	30.16	10.14
Harford.....	3,341	1,390	876	514	1,951	41.60	58.40	63.02	36.98	26.22	15.38
Howard.....	1,582	444	297	147	1,138	28.07	71.93	66.89	33.11	18.78	9.29
Kent.....	2,439	975	767	208	1,464	39.98	60.02	78.67	21.33	31.45	8.53
Montgomery.....	2,959	1,173	854	319	1,756	39.64	60.36	72.80	27.20	28.86	10.78
Prince George.....	2,712	868	632	236	1,844	32.01	67.99	72.81	27.19	23.31	8.70
Queen Anne.....	2,220	876	749	127	1,344	39.46	60.54	85.50	14.50	33.74	5.72
St. Mary.....	1,488	429	370	59	1,059	28.83	71.17	86.25	13.75	24.87	3.96
Somerset.....	3,280	1,784	1,643	141	1,496	54.39	45.61	92.10	7.90	50.09	4.30
Talbot.....	2,864	1,216	867	349	1,648	42.46	57.54	71.30	28.70	30.27	12.19
Washington.....	6,091	2,972	1,956	1,016	3,119	48.79	51.21	65.81	34.19	32.11	16.68
Wicomico.....	2,139	980	861	119	1,159	45.82	54.18	87.86	12.14	40.25	5.57
Worcester.....	2,154	786	640	146	1,368	36.49	63.51	81.42	18.58	29.71	6.78

TABLE 3.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES, BY CITIES OF 8,000 TO 100,000 PEOPLE.

CITIES.	Aggregate.	OWNING.				PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
		Total.	Free.	Incum-bered.	Hiring.	Owning.	Hiring.	Free.	Incum-bered.	Free.	Incum-bered.
Total	6,084	2,340	1,568	772	3,744	38.46	61.54	67.01	32.99	25.77	12.69
Cumberland, Allegany county.....	2,387	816	628	188	1,571	31.19	68.81	76.96	23.04	26.31	7.88
Frederick, Frederick county.....	1,679	656	462	194	1,023	39.07	60.93	70.43	29.57	27.52	11.55
Hagerstown, Washington county	2,018	868	473	390	1,150	43.01	56.99	55.07	44.93	23.69	19.32

TABLE 4.—NUMBER AND PERCENTAGE OF FAMILIES OCCUPYING OWNED AND HIRED AND FREE AND INCUMBERED HOMES IN BALTIMORE, BY WARDS.

WARDS.	Aggregate.	OWNING.				Hiring.	PERCENTAGE OF FAMILIES OWNING AND HIRING.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING FAMILIES.		PERCENTAGE OF FAMILIES OWNING FREE AND INCUMBERED OF TOTAL OWNING AND HIRING FAMILIES.	
		Total.	Free.	Incumbered.	Owning.		Hiring.	Free.	Incumbered.	Free.	Incumbered.	
Total.....	86,457	22,531	17,039	5,492	63,926	26.06	73.94	75.62	24.38	19.71	6.35	
Ward 1.....	4,482	1,601	1,141	460	2,881	35.72	64.28	71.27	28.73	25.46	10.26	
Ward 2.....	3,705	696	567	129	3,009	18.79	81.21	81.47	18.53	15.31	3.48	
Ward 3.....	3,353	1,082	913	169	2,271	32.27	67.73	84.38	15.62	27.23	5.04	
Ward 4.....	3,269	679	597	82	2,590	20.77	79.23	87.92	12.08	18.26	2.51	
Ward 5.....	3,318	881	729	155	2,434	26.64	73.36	82.47	17.53	21.97	4.67	
Ward 6.....	5,455	1,869	1,151	718	3,586	34.26	65.74	61.58	38.42	21.10	13.16	
Ward 7.....	5,153	2,035	1,390	645	3,118	39.49	60.51	68.30	31.70	26.97	12.52	
Ward 8.....	4,493	1,150	924	226	3,343	25.60	74.40	80.35	19.65	20.57	5.03	
Ward 9.....	2,519	518	440	78	2,001	20.56	79.44	81.94	15.06	17.47	3.09	
Ward 10.....	3,221	712	582	130	2,509	22.10	77.90	81.74	18.26	18.07	4.03	
Ward 11.....	4,202	692	585	107	3,510	16.47	83.53	84.54	15.46	13.92	2.55	
Ward 12.....	4,167	1,222	932	290	2,945	29.33	70.67	76.27	23.73	23.37	6.96	
Ward 13.....	2,963	712	594	118	2,251	24.03	75.97	83.43	16.57	20.05	3.98	
Ward 14.....	3,501	909	735	174	2,592	25.96	74.04	80.86	19.14	20.99	4.97	
Ward 15.....	3,051	589	505	84	2,462	19.31	80.69	85.74	14.26	16.55	2.76	
Ward 16.....	3,173	729	614	115	2,444	22.98	77.02	84.22	15.78	19.35	3.63	
Ward 17.....	5,071	1,125	814	311	3,946	22.18	77.82	72.36	27.64	16.05	6.13	
Ward 18.....	5,602	1,378	930	448	4,224	24.60	75.40	67.49	32.51	16.60	8.00	
Ward 19.....	4,726	1,100	880	220	3,626	23.28	76.72	80.00	20.00	18.62	4.66	
Ward 20.....	3,952	1,062	800	262	2,890	26.87	73.13	75.33	24.67	20.24	6.63	
Ward 21.....	2,842	727	532	195	2,115	25.58	74.42	73.18	26.82	18.72	6.86	
Ward 22.....	4,239	1,060	684	376	3,179	25.01	74.99	64.53	35.47	16.14	8.87	

TABLE 5.—VALUE OF FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, BY COUNTIES.

COUNTIES.	TOTAL.				FOR FARMS.				FOR HOMES.			
	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
The State.....	20,927	\$63,949,013	\$25,099,276	39.19	7,794	\$33,135,792	\$12,753,827	38.49	13,133	\$30,813,221	\$12,305,449	39.94
Allegany.....	540	1,301,529	436,495	33.07	104	395,311	105,698	26.74	436	906,218	350,797	38.71
Anne Arundel.....	515	1,811,002	670,977	37.05	293	1,256,525	434,254	34.56	222	554,477	236,723	42.69
Baltimore.....	1,801	6,681,662	2,499,532	37.41	886	3,783,041	1,416,832	37.45	915	2,898,621	1,082,700	37.35
Baltimore city.....	5,496	12,490,091	5,496,621	44.01	4	22,000	8,600	39.09	5,492	12,468,091	5,488,021	44.02
Calvert.....	146	383,326	134,329	35.04	105	323,436	120,516	37.26	41	59,890	13,813	23.06
Caroline.....	361	1,104,815	352,497	31.91	233	703,864	235,240	33.42	128	400,951	117,257	29.24
Carroll.....	1,509	3,755,552	1,663,468	44.29	792	2,528,744	1,147,004	45.36	717	1,236,808	516,464	42.10
Cecil.....	833	2,735,866	1,114,076	40.72	405	1,719,637	713,028	41.46	428	1,016,229	401,048	39.46
Charles.....	204	539,649	183,415	33.99	138	410,092	138,888	33.87	66	129,557	44,827	34.37
Dorchester.....	446	1,044,447	360,117	34.48	171	494,176	189,742	38.40	275	550,271	170,375	30.96
Frederick.....	1,817	5,961,134	2,545,769	42.71	900	4,235,674	1,849,195	43.66	917	1,725,460	696,574	40.37
Garrett.....	386	838,262	319,438	38.11	271	662,196	248,805	38.15	115	186,066	70,633	37.96
Harford.....	1,390	4,817,583	1,891,278	39.26	876	3,789,760	1,495,582	39.46	514	1,027,823	395,696	38.50
Howard.....	445	2,129,113	727,300	34.16	298	1,536,581	563,258	36.66	147	592,532	164,042	27.68
Kent.....	346	1,536,351	690,170	44.92	138	1,115,354	509,016	45.64	208	430,997	181,154	42.03
Montgomery.....	758	3,661,567	1,176,593	32.13	439	2,559,611	839,574	32.80	319	1,101,956	337,019	30.38
Prince George.....	467	2,321,928	664,405	28.61	231	1,300,675	327,227	25.16	236	1,021,253	337,178	33.02
Queen Anne.....	297	1,546,657	618,759	40.10	170	1,045,239	439,246	42.02	127	501,418	179,513	35.80
St. Mary.....	191	550,544	184,774	33.56	132	347,323	114,305	32.91	59	203,221	70,469	34.68
Somerset.....	382	744,966	268,990	36.11	241	568,149	198,578	34.95	141	176,817	70,412	39.82
Talbot.....	592	2,368,393	923,311	38.98	213	1,552,264	599,046	38.59	349	816,129	324,265	39.73
Washington.....	1,421	4,677,311	1,741,799	37.24	405	2,236,453	819,608	36.65	1,016	2,440,858	922,191	37.78
Wicomico.....	264	463,383	178,031	38.33	145	254,533	108,222	42.52	119	228,850	69,809	30.50
Worcester.....	320	463,882	197,132	42.50	174	305,154	132,363	43.38	146	158,728	64,769	40.81

FARMS, HOMES, AND MORTGAGES.

TABLE 6.—VALUE OF HOMES OCCUPIED BY OWNERS AND INCUMBERED, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, BY CITIES OF 8,000 TO 100,000 PEOPLE.

CITIES.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
Total	772	\$2,203,768	\$815,858	37.02
Cumberland, Allegany county.....	188	517,932	208,578	40.27
Frederick, Frederick county.....	194	477,559	179,866	37.66
Hagerstown, Washington county.....	390	1,208,277	427,414	35.37

TABLE 7.—VALUE OF HOMES OCCUPIED BY OWNERS AND INCUMBERED, AND AMOUNT AND PERCENTAGE OF INCUMBRANCE THEREON, IN BALTIMORE, BY WARDS.

WARDS.	Number of families owning with incumbrance.	Value.	Incumbrance.	Percentage of incumbrance of value.
Total	5,492	\$12,468,091	\$5,488,021	44.02
Ward 1.....	460	647,005	319,651	49.40
Ward 2.....	129	346,284	152,032	43.90
Ward 3.....	169	354,886	148,060	41.72
Ward 4.....	82	197,213	89,206	45.23
Ward 5.....	155	332,781	152,889	45.94
Ward 6.....	718	1,064,718	487,972	45.83
Ward 7.....	645	1,172,137	557,260	47.54
Ward 8.....	226	562,680	269,025	47.81
Ward 9.....	78	914,432	298,916	32.69
Ward 10.....	130	384,223	159,754	41.58
Ward 11.....	107	446,218	167,958	37.64
Ward 12.....	290	1,354,765	634,716	46.85
Ward 13.....	118	395,080	158,779	40.19
Ward 14.....	174	364,877	169,792	46.53
Ward 15.....	84	215,691	94,020	43.59
Ward 16.....	115	228,920	101,731	44.44
Ward 17.....	311	337,369	162,078	48.04
Ward 18.....	448	604,280	264,000	43.69
Ward 19.....	220	534,573	241,906	45.25
Ward 20.....	262	617,092	258,070	41.82
Ward 21.....	195	628,292	261,345	41.60
Ward 22.....	376	764,575	338,861	44.32

TABLE 8.—STATE SUMMARY OF NUMBER OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND THE VALUE THEREOF AND THE INCUMBRANCE THEREON, BY CLASSIFICATION OF AMOUNTS OF VALUE AND OF INCUMBRANCE.

CLASSIFICATION OF AMOUNTS.	TOTAL.				FOR FARMS.				FOR HOMES.			
	For value.		For incumbrance.		For value.		For incumbrance.		For value.		For incumbrance.	
	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.
The State.....	20,927	\$63,949,013	20,927	\$25,059,276	7,794	\$33,135,792	7,794	\$12,753,827	13,133	\$30,813,221	13,133	\$12,305,449
Under \$500	1,893	586,961	8,213	2,024,837	376	115,603	2,062	527,194	1,517	471,358	6,151	1,497,643
\$500 and under \$1,000.....	4,133	2,839,856	5,055	3,320,383	868	605,951	1,736	1,148,871	3,265	2,233,905	3,319	2,171,512
\$1,000 and under \$1,500	3,351	3,805,241	2,596	2,922,320	856	964,655	1,102	1,243,358	2,495	2,840,586	1,494	1,678,962
\$1,500 and under \$2,000	2,110	3,395,547	1,257	2,053,218	637	1,024,941	651	1,070,850	1,473	2,370,606	606	982,368
\$2,000 and under \$2,500	1,607	3,379,606	1,076	2,245,065	666	1,433,742	590	1,232,223	941	1,945,864	486	1,012,842
\$2,500 and under \$3,000	1,206	3,074,864	608	1,580,139	507	1,294,513	350	911,448	699	1,780,351	258	668,691
\$3,000 and under \$4,000	1,673	5,358,356	814	2,651,106	833	2,673,405	524	1,713,797	840	2,684,951	290	937,309
\$4,000 and under \$5,000	1,061	4,437,643	488	2,062,410	661	2,770,853	283	1,200,648	400	1,668,790	205	861,762
\$5,000 and under \$7,000	1,589	8,773,823	456	2,510,114	965	5,354,016	289	1,607,192	624	3,419,807	167	902,922
\$7,000 and under \$10,000	1,022	8,071,449	213	1,678,710	650	5,150,382	118	934,064	372	2,921,067	95	744,646
\$10,000 and under \$25,000	1,136	14,845,180	145	1,854,174	702	9,149,361	88	1,137,182	434	5,695,819	57	716,992
\$25,000 and over	146	5,380,487	6	156,800	73	2,598,370	1	27,000	73	2,782,117	5	129,800

TABLE 9.—SUMMARY OF NUMBER OF FAMILIES OCCUPYING OWNED AND INCUMBERED HOMES, AND THE VALUE THEREOF AND THE INCUMBRANCE THEREON, BY CLASSIFICATION OF AMOUNTS OF VALUE AND OF INCUMBRANCE; TOTAL FOR CITIES OF 8,000 TO 100,000 PEOPLE AND FOR BALTIMORE.

CLASSIFICATION OF AMOUNTS.	FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.				FOR HOMES IN BALTIMORE.			
	For value.		For incumbrance.		For value.		For incumbrance.	
	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.	Number of families.	Amount.
Total	772	\$2,203,768	772	\$815,858	5,492	\$12,468,091	5,492	\$5,488,021
Under \$500	40	13,164	307	82,752	230	83,138	2,169	598,531
\$500 and under \$1,000	167	119,418	207	134,893	1,369	962,363	1,647	1,088,942
\$1,000 and under \$1,500	153	171,863	100	115,818	1,302	1,511,061	728	814,767
\$1,500 and under \$2,000	77	122,797	52	84,125	763	1,232,023	291	470,955
\$2,000 and under \$2,500	55	113,011	29	61,252	512	1,066,300	211	445,873
\$2,500 and under \$3,000	44	110,556	29	75,534	300	766,786	93	242,405
\$3,000 and under \$4,000	70	225,971	17	57,296	330	1,061,500	120	385,603
\$4,000 and under \$5,000	41	168,923	9	37,838	152	634,223	92	387,785
\$5,000 and under \$7,000	52	287,000	12	63,450	224	1,241,376	75	405,587
\$7,000 and under \$10,000	31	240,698	5	38,500	133	1,042,052	30	229,431
\$10,000 and under \$25,000	36	454,867	5	64,400	156	2,080,769	30	342,142
\$25,000 and over	6	175,500			21	783,500	3	76,000

TABLE 10.—SUMMARY OF NUMBER OF FAMILIES OCCUPYING OWNED AND INCUMBERED FARMS AND HOMES, AND OF THE INCUMBRANCE THEREON, BY RATES OF INTEREST.

[Rates of interest represented by mixed numbers are combined into groups; for instance, rates represented by "1-2" per cent include all rates greater than 1 per cent and less than 2 per cent.]

RATES OF INTEREST.	TOTAL.		FOR FARMS.		FOR HOMES.		FOR HOMES IN CITIES OF 8,000 TO 100,000 PEOPLE.		FOR HOMES IN BALTIMORE.	
	Number of families.	Incumbrance.	Number of families.	Incumbrance.	Number of families.	Incumbrance.	Number of families.	Incumbrance.	Number of families.	Incumbrance.
The State.....	20,927	\$25,059,276	7,794	\$12,753,827	13,133	\$12,305,449	772	\$815,858	5,492	\$5,488,021
0 per cent.....	115	114,911	43	58,215	72	56,696	3	15,339	18	10,384
1-2 .....do.....	1	6,000	1	6,000						
2 .....do.....	2	20,500	1	20,000	1	500				
3 .....do.....	2	14,500	2	14,800						
3-4 .....do.....	21	41,661	8	25,825	13	15,836			8	14,021
4 .....do.....	5	4,621			5	4,621			4	3,661
4-5 .....do.....	114	165,450	36	52,285	78	113,165	6	1,977	43	70,605
5 .....do.....	46	145,659	11	47,300	35	98,359	6	13,228	19	58,752
5-6 .....do.....	1,466	3,362,018	683	1,796,444	783	1,565,574	92	142,241	387	975,240
6 .....do.....	301	1,000,127	148	561,769	153	438,358	14	36,431	87	214,553
6-7 .....do.....	18,254	19,819,515	6,761	10,101,386	11,490	9,718,119	649	602,842	4,661	3,995,267
7 .....do.....	65	58,841	11	15,382	54	43,459	1	500	39	30,247
7-8 .....do.....	89	77,188	18	11,743	71	65,445	1	300	37	25,985
8 .....do.....	55	42,689	8	10,573	47	32,116			22	10,754
8-9 .....do.....	130	74,574	29	23,646	101	50,928			42	22,247
9 .....do.....	4	1,529	4	1,529						
9-10 .....do.....	30	13,823	10	1,995	20	11,828			6	3,884
10 .....do.....	4	1,581			4	1,581			2	855
10-11 .....do.....	111	46,386	13	4,169	98	42,167			19	9,240
11 .....do.....	2	462			2	462			2	462
11-12 .....do.....	2	1,138			2	1,138			2	1,138
12 .....do.....	80	34,738			80	34,738			74	31,934
12-13 .....do.....	2	961			2	961			2	961
13 .....do.....	2	993			2	993			2	993
15 .....do.....	16	7,300	1	173	15	7,127			12	5,760
16 .....do.....	5	1,071	3	583	2	488			2	488
18 .....do.....	1	200			1	200				
21 .....do.....	1	390			1	390			1	390
30 .....do.....	1	200			1	200			1	200

FARMS, HOMES, AND MORTGAGES.

TABLE 11.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE, AND ANNUAL RATE OF INTEREST FOR FARMS AND HOMES OCCUPIED BY OWNERS AND INCUMBERED, BY COUNTIES.

COUNTIES.	AVERAGE VALUE OF EACH INCUMBERED—			AVERAGE INCUMBRANCE ON EACH—			TOTAL ANNUAL INTEREST CHARGE—			AVERAGE ANNUAL INTEREST CHARGE ON EACH—			AVERAGE ANNUAL RATE OF INTEREST—		
	Total.	Farm.	Home.	Total.	Farm.	Home.	Total.	For farms.	For homes.	Total.	Farm.	Home.	Total.	For farms.	For homes.
The State.....	\$3,056	\$4,251	\$2,346	\$1,197	\$1,636	\$937	\$1,458,323	\$738,012	\$720,311	\$70	\$95	\$55	5.82	5.79	5.85
Allegheny.....	2,410	3,801	2,078	845	1,016	805	26,018	6,236	19,782	48	60	45	5.70	5.90	5.64
Anne Arundel.....	3,517	4,288	2,498	1,303	1,482	1,066	39,866	25,649	14,217	77	88	64	5.94	5.91	6.01
Baltimore.....	3,710	4,270	3,168	1,388	1,599	1,183	144,786	81,261	63,525	80	92	69	5.79	5.74	5.87
Baltimore city.....	2,273	5,500	2,270	1,000	2,150	999	319,838	479	319,359	58	120	58	5.82	5.57	5.82
Calvert.....	2,626	3,060	1,461	920	1,148	337	8,055	7,217	838	55	69	20	6.00	5.99	6.07
Caroline.....	3,060	3,021	3,132	976	1,010	916	20,838	13,803	7,035	58	59	55	5.91	5.87	6.00
Carroll.....	2,489	3,193	1,711	1,102	1,418	720	95,312	65,402	29,910	63	83	42	5.73	5.70	5.79
Cecil.....	3,284	4,246	2,374	1,337	1,761	937	64,734	41,016	23,688	78	101	55	5.81	5.76	5.91
Charles.....	2,645	2,972	1,963	899	1,006	675	11,165	8,324	2,841	55	60	43	6.09	5.99	6.38
Dorchester.....	2,342	2,890	2,001	807	1,110	620	22,276	11,466	10,810	50	67	39	6.19	6.04	6.34
Frederick.....	3,281	4,706	1,882	1,401	2,055	760	141,163	101,804	39,359	78	113	43	5.55	5.51	5.65
Garrett.....	2,172	2,407	1,618	828	918	614	17,480	13,309	4,171	45	49	36	5.47	5.35	5.91
Harford.....	3,466	4,326	2,000	1,361	1,707	770	112,330	88,688	23,672	81	101	46	5.94	5.93	5.98
Howard.....	4,785	5,156	4,031	1,634	1,890	1,116	42,520	32,706	9,814	96	110	67	5.85	5.81	5.98
Kent.....	4,440	8,082	2,024	1,995	3,689	871	41,301	30,421	10,880	119	220	52	5.98	5.98	6.01
Montgomery.....	4,831	5,831	3,454	1,552	1,912	1,056	69,886	49,775	20,111	92	113	63	5.94	5.93	5.97
Prince George.....	4,972	5,631	4,327	1,423	1,417	1,429	39,692	19,103	20,589	85	83	87	5.97	5.84	6.11
Queen Anne.....	5,208	6,148	3,948	2,083	2,584	1,413	37,368	26,502	10,866	126	156	86	6.04	6.03	6.05
St. Mary.....	2,882	2,631	3,444	967	866	1,194	10,624	6,889	3,735	56	52	63	5.75	6.03	5.30
Somerset.....	1,950	2,357	1,254	704	824	499	16,117	11,868	4,249	42	49	30	5.99	5.98	6.03
Talbot.....	4,001	6,388	2,338	1,560	2,465	929	55,625	35,726	19,899	94	147	57	6.02	5.96	6.14
Washington.....	3,292	5,522	2,462	1,226	2,024	908	98,807	45,911	52,866	70	113	52	5.67	5.61	5.73
Wicomico.....	1,831	1,755	1,923	674	746	587	10,708	6,499	4,209	41	45	35	6.01	6.01	6.03
Worcester.....	1,450	1,754	1,087	616	761	444	11,814	7,928	3,886	37	46	27	5.99	5.99	6.00

TABLE 12.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE, AND ANNUAL RATE OF INTEREST FOR HOMES OCCUPIED BY OWNERS AND INCUMBERED, BY CITIES OF 8,000 TO 100,000 PEOPLE.

CITIES.	Average value of each incumbered home.	Average incumbrance on each home.	Total annual interest charge for homes.	Average annual interest charge on each home.	Average annual rate of interest for homes.
Total.....	\$2,855	\$1,057	\$46,131	\$60	5.65
Cumberland, Allegany county.....	2,755	1,109	11,257	60	5.40
Frederick, Frederick county.....	2,462	927	10,069	52	5.60
Hagerstown, Washington county.....	3,098	1,096	24,808	64	5.80

TABLE 13.—AMOUNT OF ANNUAL INTEREST CHARGE AND AVERAGE VALUE, INCUMBRANCE, ANNUAL INTEREST CHARGE, AND ANNUAL RATE OF INTEREST FOR HOMES OCCUPIED BY OWNERS AND INCUMBERED IN BALTIMORE, BY WARDS.

WARDS.	Average value of each incumbered home.	Average incumbrance on each home.	Total annual interest charge for homes.	Average annual interest charge on each home.	Average annual rate of interest for homes.
Total	\$2,270	\$999	\$319,359	\$58	5.82
Ward 1.....	1,407	695	19,213	42	6.01
Ward 2.....	2,684	1,179	8,631	67	5.68
Ward 3.....	2,100	876	8,331	49	5.63
Ward 4.....	2,405	1,088	5,195	63	5.82
Ward 5.....	2,147	986	8,851	57	5.79
Ward 6.....	1,483	680	29,689	41	6.08
Ward 7.....	1,817	864	32,764	51	5.88
Ward 8.....	2,490	1,190	15,071	67	5.60
Ward 9.....	11,723	3,832	16,690	214	5.58
Ward 10.....	2,956	1,229	8,960	69	5.61
Ward 11.....	4,170	1,570	9,363	88	5.57
Ward 12.....	4,672	2,189	35,731	123	5.63
Ward 13.....	3,348	1,346	9,075	77	5.72
Ward 14.....	2,097	976	10,009	58	5.89
Ward 15.....	2,568	1,119	5,617	67	5.97
Ward 16.....	1,901	885	6,049	53	5.95
Ward 17.....	1,085	521	10,378	33	6.40
Ward 18.....	1,349	589	15,997	36	6.06
Ward 19.....	2,430	1,100	14,042	64	5.80
Ward 20.....	2,355	985	14,952	57	5.79
Ward 21.....	3,222	1,340	15,028	77	5.75
Ward 22.....	2,033	901	19,723	52	5.82

